Even Together, the Top 100 Smallest Would Still Not Be Big

Continued from page 18

in return on equity, with 24.04%.

Franklin J. Wilkerson, president of the Bank of Lowes, says the big banks and their acquisition fever is "not helpful at all" to community banking. However, "being a family-owned, small community bank, they haven't bothered us much," Mr. Wilkerson says.

Threat to Community Banking

Pat Frederick, assistant cashier of Security State Bank, Sumner, Neb., strikes a cautionary note. She believes that big banks are "a definite threat to community banking" and that it will be "nip and tuck" for the smaller banks for awhile. Security State was chartered in 1893 and is the fifth oldest of the smallest.

Ms. Frederick says Security State Bank has been approached by individuals but not by any of the larger banks. The bank is ninth in earnings, with $46,000, and second in return on assets, with 5.02%. This translates into a return of $5 for every $100 of assets. And considering that a return of $1 is good, Security State's return on assets is truely exceptional.

Sumner, whose population is slightly under 300, is about 50 miles from Lincoln and within 25 miles of two other profitable and old small banks. One is the Bank of Talmage, chartered in 1884, the oldest of the smallest and second in earnings, with $64,000. The other is the State Bank of Table Rock, which was chartered in 1885 and is third in earnings, with $63,000.

While these small banks may not offer certificates of deposit, money market accounts, or discount brokerage, the personal touch they provide is something lost to the average customer of the larger banks. And it is something the larger banks cannot begin to compete against.

Small Banks in Big Cities

The new small banks in large metropolitan areas say they don't feel the threat of the big banks either, despite being in their backyard. Olympic National Bank, Los Angeles, is one of these small, confident banks without fear of Big Brother taking over.

The bank, situated in a new financial district called the Olympic Corridor, is a wholesale bank and offers a full range of deposit accounts. "We're a middle-market business bank," says William Guelferion, vice president and chief financial officer, an area that the nationals and multinationals tend to ignore.

Mr. Guelferion believes that because Olympic National offers "a high degree of service to the middle market," there's no reason to be concerned with the big banks.

"We mainly deal with a more difficult credit clientele which bears a bit more watching and a bit more expertise." he notes. Given that, Mr. Guelferion says his stiffest competetion is from other independent banks, which "have always flourished."

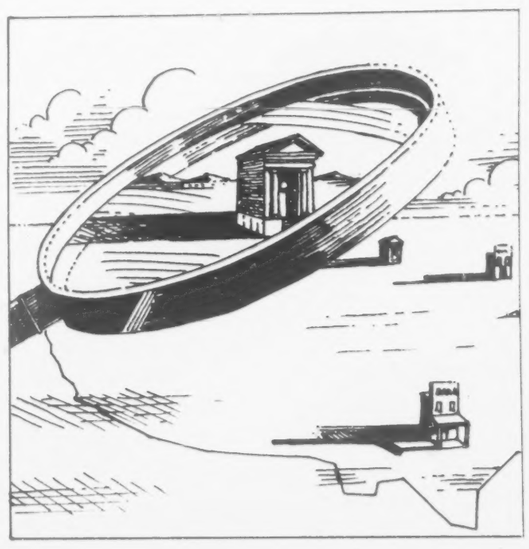
On the other U.S. shore, Bank Audi (USA), New York, is another new bank that expects to be around for a long time in the city where six of the top ten banks thrive.

Bank Audi, tops of the smallest in terms of assets, with $20.7 million, and equity, $17.5 million, "offers a full line of retail banking services for middle-size businesses," according to a spokesman. The bank is totally automated and, in addition to a full line of deposit and checking accounts, offers foreign exchange services.

Middle Eastern Affiliations

The bank also pays special attention to businesses with Lebanese and Middle Eastern affiliations. Bank Audi also showed $3,000 net income and is one of the few new banks to show a profit in its first year.

Bank Audi has an advantage over some of the other small banks when it comes to a takeover — it is a member of the Audi Group, Beirut, Lebanon — an international network of independent banks and other financial companies, stretching from the Middle East through Europe and, now, in the "main financial center of the U.S.," as a brochure states.



"The Bank Audi Group has an exceptional reputation worldwide," the spokesman points out. "We received many recommendations for a charter from New York City banks, which is a standard requirement, but we received a lot more than the required minimum."

The listing today of the 100 smallest includes only insured commercial banks. There are several banks with less in deposits than the $121,000 reported by Ohio's Independent State Bank, but they did not meet the criteria for the listing.

More on the Smallest

• Assets for the small 100 totaled $278.4 million, net loans were $75.5 million, and they had a loss of $1.5 million. That loss, however, as stated earlier, is mainly because 48 of the banks were opened between 1982 and 1983.

• The states with the largest number of the smallest banks are Colorado, Texas, and Nebraska. Colorado has 14, 10 of which opened in the past two years. Texas, with one of the highest number of independent banks, is home to 13 of the smallest, and nine of these have been in business less than five years. Nebraska has 11, of which 10 have been operating since 1966.

• The 100th smallest bank is Farmers State Bank of Ypsilanti, North Dakota, with deposits of $2.3 million. The bank earned $43,000 — 11th among the smallest — and had a return on assets of 2.88 and a return on equity of 12.41. Farmers State was chartered in 1909.

• Cedar Key State Bank was definitely the most profitable of the small banks. But Bank of Sidney, Ark., which ranked No. 84, recorded impressive figures as well. Its $59,000 income was fourth among the 100, its return on assets was 4.94, and its return on equity was 24.79 — third and second, respectively.

Nebraska Has Most Profitable Banks

• Nebraska banks seem to be the most profitable of the group, averaging an income of $28,700, a return on assets of 3.16, and a return on equity of 14.51.

• Kansas banks, on the other hand, despite a big rise in deposits, had low earnings. The eight banks averaged $4,900 in earnings for midyear 1983, and their profitability ratios were 0.16 return on assets and 6.50 return on equity.

• The five-year growth in deposits for the 52 banks in operation since 1978 averaged a flat 1.1%, but the seven Kansas banks in operation since 1978 averaged a 44% deposit increase over that period. They were led by First State Bank, Portis, with an 85.4% increase to $1.5 million. Ramona State Bank's deposits grew to $1.8 million, a five-year increase of 64.3%. And deposits at Farmers State Bank, Simpson, rose at a 37.9% clip to $1.9 million.

• In addition to the three Nebraska banks already mentioned, two others make up the five oldest of the smallest 100. One is the 30th-ranked State Bank of DuBois, which opened its doors in 1886. It reported deposits of $1.2 million. The other is Frenchman Valley Bank, Palisade, which started business in 1887. It has deposits of $959,000. ■

Notebook . . .

Continued from page 3

far, there are no indications that the White House will deploy him to the Middle East.

■

Sen. Jake Garn, chairman of the Senate Banking Committee and a conservative Republican from Utah, said here recently: "Most economists get to Washington by going to Harvard and turning left."

— Andrew Albert, Jay Rosenstein, and Linda W. McCormick

Mergers . . .

Continued from page 2

would violate Maine law because interstate banking statutes in Maine and Massachusetts were not reciprocal.

However, Maine recently eliminated its reciprocity requirement. Maine's banking commissioner has not yet approved the Bank of Boston-Casco deal, but elimination of the reciprocity requirement may pave the way.

Under terms of the deal, Bank of Boston has agreed to acquire Casco for about $55 million in stock.

With $664.6 million in assets, Casco is Maine's second largest bank holding company.

The $19.5 billion-asset Bank of Boston is the largest bank holding company in New England.

— Bart Fraust

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The American Banker wants very much to make sure its statistical listings for the financial services industry meet your information needs. So would you spend a moment to give us some feedback on the **100 Smallest Insured Banks** survey that appears in today's edition? Over the past year we have incorporated many of your suggestions to provide you more meaningful information. Please return this questionnaire to: L. Michael Cacace, Statistical Chief, American Banker, One State Street Plaza, New York, N.Y. 10004 (212-943-4836)

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Teeters: Thrift Competition Rule Needed

Complains of Weighting In Fed's NCNB Decision

By BART FRAUST

NEW YORK — The Federal Reserve Board should establish an "objective methodology" for evaluating thrift competition, Federal Reserve Board Governor Nancy H. Teeters said.

Mrs. Teeters made the statement in a dissent from a recent Federal Reserve Board decision allowing NCNB Corp. of Charlotte, N.C., to acquire Ellis Banking Corp. of Bradenton, Fla.

Text of Fed's NCNB Decision, Page 51

The Federal Reserve announced the NCNB-Ellis approval on Feb. 15, but the accompanying statement and dissent were not released until last week.

➳ NCNB: Page 55

Anderson Is Ousted As Continental CEO

CHICAGO — Roger E. Anderson will retire as chairman of Continental Illinois Corp. later this year.

After a regularly scheduled board meeting Monday, Continental announced that Mr. Anderson, 62, would retire in April.

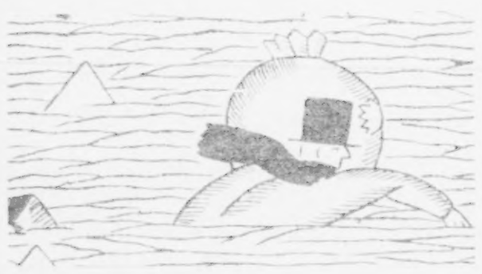
The board intends to nominate David G. Taylor, the bank's vice chairman, to replace him.

Mr. Taylor, 54, was also named chief executive officer Monday, effective immediately.

Edward S. Bottum, 50, an executive vice president, was named president. ■

INSIDE

Thrift Review



Thrift executives are nearly unanimous in favoring the commercial lending powers granted by federal law in 1982, but not all are plunging into that activity, says Lisa J. Mc Cue. Also in today's feature section Randy Welch tells of an aggressive Colorado savings and loan, Richard Schroeder writes about a Buffalo savings bank's financial center network, and Michael Frenchman writes of Britain's banks and thrifts competing for the depositor's money 13

Marketing 56

American Savings Ends Home Savings' 28-Year Reign As Nation's Top S&L — First in Deposits and Assets

Five Most Profitable S&Is Are Based in California

By L. MICHAEL CACACE

NEW YORK — American Savings & Loan Association, Stockton, Calif., has surpassed Home Savings of America FA, Los Angeles, as the nation's top savings and loan association. It is also the nation's top thrift institution — a category that includes savings banks and S&Ls. And American ranks top in both deposits and assets at yearend 1983.

In addition, the S&L was the top thrift in net income, with $172.3 million. And Home Savings was also second in this category, with $104.2 million. These figures appear in a new listing of the nation's 10 most profitable thrifts ranked by net income for 1983. And they are part of the findings of the American Banker's annual survey of the nation's top thrift institutions, published today.

Last August, First Charter Financial Corp., Beverly Hills, was acquired by Financial Corp. of America, Los Angeles. First Charter's subsidiary, American Savings FS&LA, was then merged into State Savings & Loan Association, Stockton. State Savings, a subsidiary of Financial Corp., then changed its name to American Savings & Loan. The former American Savings was the nation's eighth largest thrift on June 30, 1983, with deposits of $6.9 billion. State Savings was the fifth largest thrift at midyear, with $8.5 billion in deposits.

American Savings had deposits of $18.3 billion and assets of $22.5 billion on Dec. 31. Home Savings of America,

➳ Thrifts: Page 48

The 10 Most Profitable Thrifts

	1983 Net Income
1. American Savings & Loan, Stockton, Calif.	$172,333,000
2. Home Savings of America, Los Angeles	104,238,000
3. California Federal Savings & Loan, Los Angeles	80,474,000
4. World Savings, Oakland, Calif.	78,825,295
5. Great Western Savings, Beverly Hills	76,536,000
6. Standard Federal Savings & Loan, Troy, Mich.	55,742,679
7. Gibraltar Savings, Houston	53,475,481
8. Empire of America, Southfield, Mich.	52,018,425
9. City Federal Savings & Loan, Elizabeth, N.J.	42,554,000
10. Columbia Savings & Loan, Beverly Hills, Calif.	40,447,686

The Father of CMOs

Dexter Senft Used His Math Skills to Juggle the Numbers

By DAVID LaGESSE

NEW YORK — Last spring, working late in the glow of a computer terminal, Dexter Senft cooked up a formula that exploded in the capital markets.

Mr. Senft and his colleagues at First Boston Corp. designed the first issue of collateralized mortgage obligations — the magic wand that transforms shabby mortgage securities into sleek mortgage bonds.

A mathematician by training, Mr. Senft successfully juggled the numbers for the first issue of the new mortgage bonds, spending hours of computer time turning mathematical theory into cold cash.

"Mortgage securities themselves involve a lot of math," Mr. Senft says. "It's sort of like cryptology — looking at all the numbers, trying to understand the flow of payments."

His new design offers more control over the cash flow from mortgage securities, to wide acclaim from investors. That first deal, last June by the Federal Home Loan Mortgage Corp., quickly raised $1 billion in investor cash — a big deal even by Wall Street standards.

Bigger deals have followed. A subsidiary of Travelers Insurance Co. last week offered $1.25 billion in the mortgage-backed bonds, which a company spokesman called the largest deal ever registered with the U.S. Securities and Exchange Commission. It is the first of

➳ Senft: Page 54

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Top 300 Thrifts in United States

In Order of Deposits December 31, 1983, Compared with December 31, 1982

Compiled by **American Banker** Copyright 1984

Rank 12/31/83		Total Deposits Dec. 31, 1983 $	Total Deposits Dec. 31, 1982 $	Deposit Gain/Loss %	TOTAL ASSETS Dec. 31, 1983 $	TOTAL ASSETS Dec. 31, 1982 $	Net Worth 12/31/83	Net Worth to Assets %	Charter Type(e)	Ins. Type(f)
1	American Savings & Loan Assn., Stockton, Calif.	18,261,705,000	4,904,237,000	272.37	22,487,037,000	6,506,386,000	898,493,000	4.00	4	2
2	Home Savings of America, FA, Los Angeles	15,506,896,000	11,828,936,000	31.09	19,747,364,000	16,265,153,000	N.A.	N.A.	4	2
3	Great Western Savings, FS&LA, Beverly Hills	13,541,806,000	8,745,669,000	54.84	17,084,376,000	12,558,419,000	769,527,000	4.50	4	2
4	California Fed. Savings & Loan Assn., Los Angeles	11,060,311,000	7,573,054,020	46.05	14,128,972,000	10,213,289,924	743,065,000	5.26	4	2
5	Philadelphia Saving Fund Society	9,987,139,000	8,618,981,000	15.87	11,922,157,000	10,100,238,000	822,912,000	6.90	2	1
6	Goldome FSB, Buffalo, N.Y.	9,834,219,000	7,548,444,000	30.28	11,580,217,000	8,962,680,000	360,239,000	3.11	1	1
7	Glendale Federal Savings & Loan Assn., Calif.	7,512,400,000	6,775,271,908	10.88	9,741,231,000	8,180,601,989	589,262,000	6.05	4	2
8	Metropolitan Savings Bank FSB, Brooklyn, New York	7,084,514,000	5,300,889,000	33.65	7,511,875,000	5,983,652,000	196,863,000	2.62	1	1
9	Dime Savings Bank of New York FSB, Brooklyn	6,125,183,000	5,545,024,000	10.46	6,633,743,000	6,238,423,000	135,872,000	2.05	1	1
10	Empire of America FSA, Southfield, Mich.	5,872,539,732	3,211,273,224	82.87	6,987,166,990	4,212,300,459	260,443,699	3.73	3	2
11	First Nationwide Savings, FS&LA, San Francisco	5,851,131,205	4,480,547,578	30.59	8,900,655,672	7,312,796,964	294,417,646	3.31	4	2
12	World Savings, FS&LA, Oakland, Calif.	5,766,660,588	4,843,681,730	19.06	8,192,828,453	7,276,400,730	254,684,115	3.11	4	2
13	Anchor Savings Bank FSB, Northport, N.Y.	5,187,381,137	2,418,535,780	114.48	6,036,259,879	3,062,661,960	337,488,847	5.59	1	2
14	Home Fed. Savings & Loan Assn. of San Diego, Calif.	5,091,182,359	4,528,194,000	12.43	6,699,492,414	6,131,254,000	559,369,106	8.35	4	2
15	Bowery Savings Bank, New York	5,087,682,000	4,551,362,000	11.78	5,592,000,000	5,007,051,000	65,425,000	1.17	1	1
16	Talman Home Federal Savings & Loan Assn., Chicago	5,068,237,000	5,065,075,102	0.06	6,319,806,000	6,482,788,610	130,127,000	2.06	3	2
17	City Federal Savings & Loan Assn., Elizabeth, N.J.	4,907,952,000	3,385,792,000	44.96	6,726,146,000	4,527,825,000	256,007,000	3.81	4	2
18	Dollar-Dry Dock Savings Bank, Bronx, New York	4,733,109,000	2,475,960,033	91.16	5,075,796,000	2,625,104,682	141,825,000	2.79	1	1
19	First Federal of Michigan, Detroit	4,580,366,000	3,281,083,653	39.60	7,971,432,000	5,228,907,139	193,121,000	2.42	4	2
20	Coast Federal Savings of America, FS&LA, Los Angeles	4,110,635,293	3,460,897,406	18.77	5,013,251,485	4,680,068,310	156,805,000	3.13	3	2
21	Standard Federal Savings & Loan Assn., Troy, Mich.	4,000,353,081	3,284,918,206	21.78	4,826,399,207	3,775,707,070	150,217,679	3.11	3	2
22	Imperial Savings, FS&LA, San Diego	3,940,804,349	3,402,972,154	15.80	5,511,041,128	4,705,338,473	152,248,695	2.76	4	2
23	Sears Savings Bank, Los Angeles	3,801,545,000	2,516,217,973	51.08	4,845,561,000	3,543,919,544	195,680,000	4.04	2	2
24	Gibraltar Savings, FS&LA, Beverly Hills	3,691,665,052	2,937,027,738	25.69	5,943,760,932	4,812,991,467	179,471,034	3.02	4	2
25	Carteret Savings & Loan Assn., FA, Newark, N.J.	3,569,054,000	2,932,181,094	21.72	4,396,194,000	3,623,887,458	115,996,000	2.64	4	2
26	Great American Federal Savings Bank, San Diego, Calif.	3,558,$89,423	3,198,394,021	11.27	4,887,793,800	4,463,342,619	370,981,434	7.59	2	2
27	First Federal Savings & Loan Assn., Chicago	3,285,759,000	3,308,844,614	- 0.70	3,932,919,000	4,135,744,374	N.A.	N.A.	3	2
28	Long Island Savings Bank FSB, Queens, New York	3,209,883,000	1,128,756,000	184.37	4,062,663,000	1,241,266,000	293,253,000	7.22	1	2
29	People's Savings Bank-Bridgeport, Conn.	3,179,369,868	2,159,966,964	47.20	3,646,877,130	2,483,241,955	247,723,295	6.79	1	1
30	AmeriFirst Federal Savings & Loan Assn., Miami	3,114,138,560	2,756,057,467	12.99	4,134,946,209	3,910,194,296	176,710,616	4.27	3	2
31	Howard Savings Bank, Newark, N.J.	3,046,768,000	2,944,759,000	3.46	3,612,771,000	3,337,349,000	208,445,000	5.77	2	1
32	Community Federal Savings & Loan Assn., St. Louis, Mo.	2,967,094,774	2,115,841,878	40.23	3,546,669,195	2,583,382,380	137,317,954	3.87	3	2
33	Northeast Savings, FA, Hartford, Conn.	2,933,531,000	2,535,343,775	15.71	3,373,377,000	3,064,135,192	211,596,000	6.27	4	2
34	American Savings Bank FSB, New York	2,885,612,000	2,875,883,128	0.34	3,231,897,000	3,252,193,431	134,071,000	4.15	1	1
35	Twin City Federal Savings & Loan Assn., Minneapolis	2,877,283,000	2,344,671,000	22.72	3,890,669,000	3,140,198,000	110,485,000	2.84	3	2
36	Gibraltar Savings Assn., Houston	2,871,853,430	2,704,915,745	6.17	3,902,304,204	3,977,026,801	231,389,165	5.93	4	2
37	Emigrant Savings Bank, New York	2,864,756,769	2,766,593,000	3.55	3,012,036,687	2,927,963,000	41,404,590	1.37	1	1
38	Washington Mutual Savings Bank, Seattle	2,796,870,000	2,060,323,000	35.75	3,400,205,000	2,690,099,000	189,143,000	5.56	2	1
39	First Federal Savings & Loan Assn., Rochester, N.Y.	2,769,783,138	2,691,710,406	2.90	4,109,026,903	4,023,741,567	45,467,179	1.11	3	2
40	Florida Federal Savings & Loan Assn., St. Petersburg	2,753,224,679	2,441,871,773	12.75	3,896,094,514	3,099,281,496	280,440,228	7.20	4	2
41	United Savings Assn., Houston	2,613,260,000	1,380,968,625	89.23	3,484,484,000	1,939,848,245	N.A.	N.A.	4	2
42	American Savings & Loan Assn. of Florida, Miami	2,529,184,000	2,213,411,206	14.27	3,278,315,000	2,562,041,926	148,039,000	4.52	4	2
43	Manhattan Savings Bank, New York	2,518,073,488	2,202,905,145	14.31	2,736,560,716	2,424,367,352	173,001,185	6.32	1	1
44	Farm & Home Savings Assn., Nevada, Mo.	2,403,095,734	1,954,105,859	22.98	2,736,333,784	2,488,594,552	156,064,707	5.70	4	2
45	Columbia Savings & Loan Assn., Beverly Hills	2,366,110,404	593,457,000	298.70	4,608,696,386	1,120,887,000	124,481,108	2.70	4	2
46	Rochester Community Savings Bank, N.Y.	2,333,648,000	1,143,448,000	104.09	2,590,762,000	1,345,457,000	55,516,000	2.14	1	1
47	Western Savings & Loan Assn., Phoenix, Ariz.	2,279,680,997	1,900,265,000	19.97	2,964,343,788	2,582,020,000	109,840,529	3.71	4	2
48	Benjamin Franklin Federal S & L Assn., Portland, Ore.	2,194,134,929	1,949,480,488	12.55	3,545,486,362	3,240,861,412	126,936,920	3.58	3	2
49	Coral Gables Federal Savings & Loan Assn., Fla.	2,159,699,874	2,001,049,292	7.93	2,306,551,587	2,275,552,862	83,826,964	3.63	3	2
50	University Savings Assn., Houston	2,140,026,103	2,007,145,004	6.62	2,834,381,622	2,511,175,281	123,508,117	4.36	4	2
51	Citicorp Savings, FS&LA, San Francisco	2,093,438,000	1,926,074,325	8.69	3,338,302,000	3,005,100,522	N.A.	N.A.	4	2
52	Williamsburgh Savings Bank, Brooklyn, New York	2,091,277,623	2,020,967,317	3.48	2,229,749,393	2,193,176,340	35,862,606	1.61	1	1
53	Georgia Federal Bank, FSB, Atlanta	2,083,793,991	1,878,196,266	10.95	2,276,490,618	2,210,158,907	87,427,277	3.84	1	2
54	Atlantic Financial Federal, Bala Cynwyd, Pa.	2,035,608,000	1,799,278,822	13.13	2,296,820,000	2,045,498,333	111,251,000	4.84	4	2
55	First Texas Savings Assn., Dallas	2,030,096,318	1,783,845,138	13.80	2,799,252,923	2,402,680,324	97,143,170	3.47	4	2
56	First Federal Savings & Loan Assn., Phoenix, Ariz.	2,005,268,000	1,743,498,687	15.01	3,098,542,000	2,561,252,747	N.A.	N.A.	3	2
57	Perpetual American Bank, FSB, McLean, Va.	1,979,912,411	1,465,503,000	35.10	2,613,284,516	2,112,285,000	131,552,557	5.03	1	2
58	Dade Savings & Loan Assn., Miami	1,970,378,000	1,738,788,975	13.32	2,236,060,000	2,170,414,358	N.A.	N.A.	3	2
59	Transohio Savings Bank, FSB, Cleveland	1,968,723,000	1,623,354,000	21.28	2,453,700,000	2,058,735,000	73,081,000	2.98	2	2
60	Society for Savings, Hartford, Conn.	1,897,021,000	1,782,845,000	6.40	2,248,780,000	2,111,793,000	76,032,000	3.38	1	1
61	Greater New York Savings Bank, New York	1,848,212,963	1,672,280,716	10.52	2,020,529,729	1,731,522,913	39,540,101	1.96	1	1
62	Seamen's Bank for Savings FSB, New York	1,829,287,000	1,520,468,705	20.31	2,233,586,000	1,744,666,864	44,548,000	1.99	1	1
63	Santa Barbara Savings & Loan Assn., Calif.	1,823,905,000	1,399,592,401	30.32	2,463,467,000	2,066,360,659	24,132,000	0.98	4	2
64	Central Savings & Loan Assn., San Diego, Calif.	1,812,549,000	1,610,292,000	12.56	2,324,855,000	2,233,478,000	N.A.	N.A.	3	2
65	Valley Federal S & L Assn., Van Nuys, Calif.	1,787,267,000	1,321,063,000	35.29	2,267,736,000	1,781,052,000	87,218,000	3.85	4	2
66	Green Point Savings Bank, Brooklyn, New York	1,772,546,575	1,347,882,191	31.51	1,934,706,888	1,480,193,298	120,930,287	6.25	1	1
67	Lincoln Savings Bank FSB, Brooklyn, New York	1,749,146,091	1,666,231,000	4.98	2,171,678,590	2,081,970,000	31,153,838	1.43	1	1
68	Hudson City Savings Bank, Jersey City, N.J.	1,745,981,336	1,706,240,543	2.33	1,954,052,469	1,858,416,421	125,083,271	6.40	1	1
69	East River Savings Bank, New York	1,736,551,264	1,636,108,009	6.14	1,840,532,752	1,776,808,563	49,003,459	2.66	1	1
70	Capitol Federal Savings & Loan Assn., Topeka, Kan.	1,688,762,806	1,347,955,851	25.28	1,958,905,950	1,563,894,468	142,643,370	7.28	3	2
71	St. Paul Federal Savings & Loan Assn., Chicago	1,673,667,154	1,426,178,473	17.35	2,135,484,040	1,811,815,242	32,958,617	1.54	3	2
72	Pacific First Federal Savings Bank, Tacoma, Wash.	1,660,206,753	1,526,576,675	8.75	2,367,764,101	2,160,803,719	192,326,196	8.12	2	2
73	American Savings & Loan Assn., Salt Lake City, Utah	1,651,445,000	1,646,829,903	0.28	2,295,809,000	2,345,706,937	98,827,000	4.30	4	2
74	Albany Savings Bank FSB, N.Y.	1,634,584,762	1,613,449,174	1.31	1,728,735,755	1,731,904,389	64,787,017	3.75	1	2
75	Fulton Federal Savings & Loan Assn., Atlanta	1,626,268,003	1,532,747,296	6.10	1,763,769,878	1,720,348,470	42,343,005	2.40	3	2
76	Beneficial Savings Bank, Philadelphia	1,569,032,000	1,553,719,884	0.99	1,676,669,000	1,609,164,839	37,374,000	2.23	1	1
77	Western Federal S & L Assn., Denver	1,558,949,541	1,397,661,823	11.54	1,854,465,703	1,801,534,799	120,511,092	6.50	3	2
78	Downey Savings & Loan Assn., Costa Mesa, Calif.	1,557,382,114	1,112,220,290	40.02	1,904,553,516	1,577,792,672	80,573,793	4.23	4	2
79	Bell Federal Savings & Loan Assn., Chicago	1,556,961,533	1,448,868,982	7.46	1,676,113,959	1,567,000,938	77,925,267	4.65	3	2
80	Fidelity Federal S & L Assn., Glendale, Calif.	1,540,572,708	1,309,299,979	17.66	2,247,352,737	1,747,602,994	104,358,022	4.64	4	2
81	First Federal Savings & Loan Assn., Pittsburgh	1,528,507,286	1,060,421,500	44.14	1,822,336,297	1,405,702,900	53,705,326	2.95	3	2
82	Pioneer Federal Savings & Loan Assn., Clearwater, Fla.	1,513,512,000	1,345,965,566	12.45	1,673,734,000	1,531,574,330	N.A.	N.A.	3	2
83	Far West Federal Bank, Portland, Ore.	1,508,787,399	1,273,852,351	18.44	2,023,491,666	1,872,964,934	48,322,361	2.39	1	2
84	Dallas Federal Savings & Loan Assn.	1,490,000,000	1,332,712,250	11.80	1,820,000,000	1,589,685,085	64,800,000	3.56	4	2
85	Beverly Hills Savings & Loan Assn.	1,487,956,000	625,441,391	137.90	1,949,988,000	820,846,107	N.A.	N.A.	4	2
86	Astoria Federal Savings & Loan Assn., Queens, New York	1,471,214,791	1,343,029,526	9.54	1,874,477,652	1,733,587,698	112,506,460	6.00	3	2
87	Guarantee Savings, FS&LA, Fresno, Calif.	1,470,768,047	1,177,434,446	24.91	2,365,880,117	2,011,288,601	62,567,910	2.64	4	2
88	Freedom Savings & Loan Assn., Tampa, Fla.	1,457,824,847	932,797,248	56.29	1,937,581,848	1,325,846,418	66,927,771	3.45	4	2
89	New Biscayne Federal Savings & Loan Assn., Miami	1,449,342,000	1,727,115,000	- 16.08	1,944,862,000	1,852,078,000	N.A.	N.A.	4	2
90	Broadview Savings & Loan Co., Cleveland	1,448,209,068	1,558,559,991	- 7.08	2,018,117,253	1,934,020,428	81,805,516	4.05	4	2
91	Apple Bank For Savings, New York	1,408,617,000	1,399,990,532	0.62	1,514,284,000	1,500,504,820	88,397,000	5.84	1	1
92	Great Lakes Federal S & L Assn., Ann Arbor, Mich.	1,406,763,257	1,268,872,478	10.87	1,744,738,762	1,553,024,559	69,548,799	3.99	4	2
93	Decatur Federal Savings & Loan Assn., Ga.	1,405,000,140	1,238,696,545	13.43	1,488,361,429	1,336,988,017	44,513,816	2.99	3	2
94	Midwest Federal Savings & Loan Assn., Minneapolis	1,398,384,555	1,366,115,893	2.36	1,831,017,281	1,824,834,331	62,148,770	3.39	3	2
95	Atlantic Federal S & L Assn., Fort Lauderdale, Fla.	1,387,224,000	1,333,557,722	4.02	1,643,554,000	1,539,005,874	56,683,000	3.45	4	2
96	Ohio Savings Assn., Cleveland	1,353,077,172	1,271,991,149	6.37	1,567,977,192	1,652,843,621	61,913,897	3.95	4	2
97	Citizens Federal Savings & Loan Assn., Dayton, Ohio	1,328,747,735	1,050,890,143	26.44	1,443,641,483	1,165,309,937	53,354,515	3.70	3	2
98	Hill Financial Savings Assn., Red Hill, Pa.	1,313,998,978	578,127,872	127.29	1,584,533,075	739,777,062	51,084,182	3.22	3	2
99	Columbia Savings, FS&LA, Denver	1,302,946,380	1,173,104,677	11.07	1,610,581,054	1,453,222,294	43,553,099	2.70	4	2
100	Mercury Savings, FS&LA, Huntington Beach, Calif.	1,297,508,000	1,013,247,413	28.05	1,665,112,000	1,328,000,000	N.A.	N.A.	4	2

(b)- Based on revised. (c)- Rank that bank would have had if revised data had been available. (c)—Revised data. (d) Revised. (e)—Charter Types: 1-Mutual Savings Bank, 2-Stock Savings Bank, 3-Mutual Savings & Loan Assn., 4 Stock Savings & Loan Assn. (f)—Inurance types: 1-FDIC-Insured; 2-FSLIC-Insured; 3-State-Insured, Noninsured. N.A. —Not Available.

Top 300 Thrifts in United States

In Order of Deposits December 31, 1983, Compared with December 31, 1982

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Rank 12/31/83		Total Deposits Dec. 31, 1983 $	Total Deposits Dec. 31, 1982 $	Deposit Gain/Loss %	TOTAL ASSETS Dec. 31, 1983 $	TOTAL ASSETS Dec. 31, 1982 $	Net Worth 12/31/83	Net Worth to Assets %	Charter Type(e)	Ins. Type(f)
101	Commercial Federal Savings & Loan Assn., Omaha, Neb.....	1,294,011,000	1,219,083,442	6.15	2,226,567,000	1,772,112,418	N.A.	N.A.	3	2
102	Security Savings & Loan Assn., Milwaukee, Wis.....	1,293,767,000	1,269,319,099	1.93	1,468,137,000	1,438,876,337	N.A.	N.A.	3	2
103	Dollar Savings Bank, Pittsburgh.....	1,291,548,000	1,268,009,458	1.86	1,589,385,000	1,418,029,033	88,549,000	5.57	1	1
104	Gem Savings Assn., Dayton, Ohio.....	1,290,817,000	1,119,378,528	15.32	1,576,746,000	1,354,820,994	N.A.	N.A.	3	2
105	Fortune Federal Savings & Loan Assn., Clearwater, Fla.....	1,284,609,841	1,172,529,888	9.56	1,421,952,002	1,273,186,368	67,996,792	4.78	4	2
106	Germantown Savings Bank, Bala Cynwyd, Pa.....	1,279,565,961	1,288,157,877	- 0.67	1,353,888,968	1,428,633,196	33,011,386	2.44	1	1
107	Chase Federal Savings & Loan Assn., Miami.....	1,278,524,643	1,135,537,636	12.59	1,687,143,159	1,560,600,751	N.A.	N.A.	3	2
108	First Federal Savings & Loan Assn., Minneapolis.....	1,269,927,966	1,122,262,307	13.16	1,602,554,139	1,522,840,623	84,428,412	5.27	3	2
109	First Federal Savings of Arkansas, FA, Little Rock.....	1,239,846,000	886,670,555	39.83	1,666,608,000	1,201,740,379	51,592,000	3.10	3	2
110	Leader Federal Savings & Loan Assn., Memphis, Tenn.....	1,221,061,114	956,004,158	27.73	1,371,243,977	1,087,633,723	50,281,442	3.67	3	2
111	United First Fed. Savings & Loan Assn., Sarasota, Fla.....	1,217,099,349	1,037,905,249	17.26	1,349,261,888	1,228,250,374	64,325,746	4.77	4	2
112	San Antonio Savings Assn., Tex.....	1,208,666,805	1,070,886,901	12.87	1,555,598,849	1,289,217,803	73,636,704	4.73	3	2
113	Home Federal Bank of Florida FSB, St. Petersburg.....	1,206,493,994	1,078,098,103	11.91	1,299,971,698	1,199,188,488	47,577,378	3.66	1	2
114	Horizon Financial, FA, Southamption, Pa.....	1,205,359,000	1,045,745,274	15.26	1,639,137,000	1,566,100,676	N.A.	N.A.	3	2
115	Citizens Federal Savings & Loan Assn., Miami.....	1,191,470,786	1,074,521,996	10.88	1,458,774,237	1,286,210,495	49,675,422	3.41	4	2
116	Savings Bank of Baltimore.....	1,185,530,000	1,076,623,361	10.12	1,326,649,000	1,209,130,143	97,665,000	7.36	1	1
117	Far West Savings & Loan Assn., Newport Beach, Calif.....	1,179,000,000	756,603,000	55.83	1,605,000,000	1,078,457,000	47,000,000	2.93	4	2
118	San Francisco Federal Savings & Loan Assn.....	1,178,852,000	913,697,891	29.02	1,614,873,000	1,312,141,260	N.A.	N.A.	3	2
119	Financial Fed. Savings & Loan Assn., Miami Beach, Fla.....	1,177,739,976	1,122,938,128	4.88	1,279,388,577	1,241,093,193	31,890,701	2.49	3	2
120	Honolulu Federal Savings & Loan Assn., Hawaii.....	1,167,515,573	1,121,604,884	4.09	1,684,673,423	1,719,799,112	52,760,112	3.13	3	2
121	East New York Savings Bank, Brooklyn, New York.....	1,162,214,471	1,112,955,241	4.43	1,266,579,376	1,203,756,831	56,639,350	4.47	1	1
122	Empire Savings Building & Loan Assn., Denver.....	1,158,705,244	1,152,871,369	0.51	1,574,699,604	1,556,088,959	72,146,539	4.58	4	2
123	Lamar Savings Assn., Austin, Tex.....	1,151,683,000	366,484,461	214.25	1,304,158,000	427,000,597	N.A.	N.A.	3	2
124	Baltimore Federal Savings & Loan Assn.....	1,140,734,150	1,029,285,652	10.83	1,497,919,898	1,427,990,149	45,316,467	3.03	3	2
125	Onbank, Syracuse, N.Y.....	1,139,988,885	957,780,369	19.02	1,202,619,189	1,020,363,977	50,651,901	4.21	1	1
126	Mutual Bank FSB, Boston.....	1,135,722,000	1,015,600,000	11.83	1,249,182,000	1,141,559,000	70,102,000	5.61	1	1
127	Provident Savings Bank, Jersey City, N.J.....	1,125,931,000	672,092,801	67.53	1,201,294,000	734,355,963	64,152,000	5.34	1	1
128	Cardinal Federal Savings & Loan Assn., Cleveland.....	1,122,232,211	1,006,937,000	11.45	1,276,500,954	1,273,740,000	37,215,195	2.92	3	2
129	Bloomington Federal Savings & Loan Assn., Ill.....	1,120,898,006	973,018,826	15.20	1,216,666,622	1,154,148,194	N.A.	N.A.	3	2
130	Peoples Westchester Savings Bank, Tarrytown, N.Y.....	1,115,997,729	1,044,530,052	6.84	1,171,364,738	1,102,535,707	36,728,811	3.14	1	1
131	Pacific Fed. Savings & Loan Assn., Costa Mesa, Calif.....	1,115,469,157	1,116,713,513	- 0.11	1,694,052,701	1,732,601,102	66,393,790	3.92	3	2
132	Syracuse Savings Bank, N.Y.....	1,110,190,483	909,338,700	22.09	1,180,471,030	979,845,996	49,125,727	4.16	1	1
133	Sooner Federal Savings & Loan Assn., Tulsa, Okla.....	1,109,630,000	1,064,200,000	4.27	1,429,030,000	1,404,864,000	68,484,000	4.79	4	2
134	Jamaica Savings Bank FSB, Lynbrook, N.Y.....	1,095,333,239	1,123,935,971	- 2.54	1,281,898,324	1,289,077,977	141,563,329	11.04	1	1
135	Minnesota Federal Savings & Loan Assn., St. Paul.....	1,091,101,817	968,160,233	12.70	1,213,336,215	1,157,878,100	57,884,650	4.77	3	2
136	First Federal Savings & Loan Assn., Greenville, S.C.....	1,082,691,000	857,223,965	26.30	1,269,845,000	986,445,973	N.A.	N.A.	3	2
137	Eureka Federal Savings & Loan Assn., San Carlos, Calif.....	1,079,523,000	743,584,841	45.18	1,357,852,146	1,024,526,747	32,550,519	2.40	3	2
138	Southwest Savings & Loan Assn., Phoenix, Ariz.....	1,073,681,483	935,502,599	14.77	1,245,000,206	1,151,896,168	64,286,334	5.16	4	2
139	Bay View Fed. Savings & Loan Assn., San Mateo, Calif.....	1,063,844,248	912,322,000	16.61	1,239,214,478	1,285,222,000	31,904,661	2.57	3	2
140	Independence Savings Bank, Brooklyn, New York.....	1,059,684,246	955,495,839	10.90	1,126,468,813	1,039,365,649	45,218,893	4.01	1	1
141	Hollywood Federal Savings & Loan Assn., Fla.....	1,052,366,393	1,028,392,883	2.33	1,200,930,910	1,146,117,509	38,926,269	3.24	3	2
142	Security First Fed. S & L Assn., Daytona Beach, Fla.....	1,050,228,201	949,206,444	10.64	1,158,900,793	1,083,151,612	28,289,939	2.44	3	2
143	Boston Five Cents Savings Bank FSB.....	1,048,129,637	995,655,076	5.27	1,208,854,696	1,164,225,735	113,911,587	9.42	2	1
144	Loyola Federal Savings & Loan Assn., Baltimore.....	1,040,077,760	982,378,166	5.87	1,325,986,391	1,192,110,206	66,666,252	5.03	3	2
145	Southern California Savings, FS&LA, Beverly Hills.....	1,028,917,000	923,510,000	11.41	1,313,809,000	1,134,298,000	N.A.	N.A.	4	2
146	Third Federal Savings & Loan Assn., Cleveland.....	1,019,352,458	903,870,887	12.78	1,139,113,301	1,024,106,583	76,423,217	6.71	3	2
147	American Savings Assn., Springfield, Ill.....	1,015,958,000	900,710,774	12.80	1,042,316,000	1,008,322,455	N.A.	N.A.	3	2
148	First Southern Fed. Savings & Loan Assn., Mobile, Ala.....	1,009,145,715	866,799,604	16.42	1,099,467,467	949,062,596	48,683,649	4.43	4	2
149	Landmark Savings Assn., Pittsburgh.....	993,829,000	975,582,320	1.87	1,175,781,000	1,120,809,363	31,001,000	2.64	3	2
150	Columbia Banking Federal S & L Assn. Rochester, N.Y.....	993,676,985	887,226,857	12.00	1,099,728,059	980,556,880	19,944,025	1.81	3	2
151	Roosevelt Federal Savings & Loan Assn., Chesterfield, M.....	989,939,324	698,005,345	41.82	1,041,871,702	834,549,494	31,296,936	3.00	3	2
152	Pathway Financial, FA, Chicago.....	988,689,778	950,191,914	4.05	1,183,213,338	1,195,585,771	42,814,687	3.62	3	2
153	Neworld Bank for Savings, Boston.....	985,631,019	660,286,425	49.27	1,142,957,825	776,714,240	61,792,364	5.41	1	1
154	First Savings Association of Wisconsin, Milwaukee.....	981,758,000	881,450,741	11.38	1,186,683,000	1,144,597,260	32,382,000	2.73	4	2
155	Coast Federal Savings & Loan Assn., Sarasota, Fla.....	976,748,306	878,762,944	11.15	1,061,860,451	952,786,928	72,161,162	6.80	4	2
156	Texas Federal Savings & Loan Assn., Dallas.....	968,315,451	704,693,703	37.41	1,412,240,961	1,068,577,525	49,427,671	3.50	4	2
157	Lyons Savings & Loan Assn., Stickney, Ill.....	967,646,000	.....	....	1,014,127,000	.....	N.A.	N.A.	3	2
158	Lincoln Federal Savings & Loan Assn., Westfield, N.J.....	944,035,000	832,047,000	13.46	1,063,798,000	939,315,000	19,668,000	1.85	3	2
159	First Federal Savings & Loan Assn., Lincoln, Neb.....	939,057,837	805,378,843	16.60	1,248,859,034	1,200,921,242	40,709,953	3.26	3	2
160	Ridgewood Savings Bank, Queens, New York.....	928,156,288	808,182,299	14.84	1,015,570,347	906,600,687	66,322,320	6.53	1	1
161	First South Federal Savings & Loan Assn., Pine Bluff, A.....	922,857,631	599,870,000	53.84	1,077,904,683	729,383,000	46,350,300	4.30	3	2
162	Flagler Federal Savings & Loan Assn., Miami.....	919,567,000	781,391,000	17.68	1,035,098,000	944,495,000	N.A.	N.A.	3	2
163	Sacramento Savings & Loan Assn., Calif.....	917,052,122	706,773,554	29.75	1,221,846,745	928,760,019	42,492,986	3.48	4	2
164	Buckeye Federal Savings & Loan Assn., Columbus, Ohio.....	910,658,000	742,191,927	22.70	1,218,569,000	1,039,091,392	27,922,000	2.29	4	2
165	First Federal Savings & Loan Assn., Toledo, Ohio.....	908,842,746	739,700,272	22.87	973,793,768	808,313,705	45,612,613	4.68	3	2
166	Cragin Federal Savings & Loan Assn., Chicago.....	902,121,456	731,407,002	23.34	1,115,872,971	924,614,956	37,608,461	3.37	3	2
167	First City Federal S & L Assn., Bradenton, Fla.....	890,635,513	754,825,248	17.99	1,006,826,380	859,513,648	39,954,446	3.97	4	2
168	Mid-America Fed. S & L Assn., Columbus, Ohio.....	883,972,000	908,387,106	- 2.69	1,130,480,000	1,078,151,038	N.A.	N.A.	3	2
169	Bell Savings & Loan Assn., San Mateo, Calif.....	883,276,000	370,970,000	138.10	1,232,464,000	471,506,000	N.A.	N.A.	4	2
170	Hamburg Savings Bank, Brooklyn, New York.....	882,553,814	621,140,872	42.09	951,565,268	694,269,584	49,717,399	5.22	1	1
171	St. Louis Federal Savings & Loan Assn., Clayton.....	864,094,391	679,275,000	27.21	937,884,525	871,829,000	24,273,246	2.59	3	2
172	Connecticut Savings Bank, New Haven.....	863,075,317	811,695,430	6.33	948,989,438	887,532,187	56,151,800	5.92	1	1
173	New Haven Savings Bank, Conn.....	860,232,289	791,085,854	8.74	960,652,384	884,795,964	70,077,693	7.29	1	1
174	Metropolitan Federal Savings & Loan Assn., Fargo, N.D.....	858,622,000	774,208,021	10.90	1,196,473,000	1,011,453,987	55,231,000	4.62	4	2
175	The First, F.A., Orlando, Fla.....	854,741,001	783,170,961	9.14	1,000,431,223	1,002,471,933	27,027,402	2.70	3	2
176	Citizens Savings Bank, Providence, R.I.....	847,955,766	739,322,471	14.69	948,763,047	830,565,905	86,013,651	9.07	1	1
177	Wilmington Savings Fund Society FSB, Del.....	839,950,000	798,428,000	5.20	940,648,000	852,386,000	35,613,000	3.79	1	1
178	Gill Savings Assn., Hondo, Tex.....	838,645,000	683,769,000	22.65	999,881,000	748,754,000	N.A.	N.A.	4	2
179	American Charter Federal S & L Assn., Lincoln, Neb.....	836,421,475	749,612,000	11.58	1,207,763,364	1,023,346,000	33,657,841	2.79	3	2
180	First Federal Savings & Loan Assn., Jacksonville, Fla.....	835,549,645	845,952,046	- 1.23	987,021,101	981,180,595	16,046,527	1.63	3	2
181	Detroit & Northern Savings & Loan Assn., Hancock, Mich....	835,367,000	972,256,000	- 14.08	1,151,903,000	1,189,125,000	53,516,000	4.65	3	2
182	Roosevelt Savings Bank, Brooklyn, New York.....	833,343,000	785,044,000	6.15	923,597,000	830,846,000	24,611,000	2.66	1	1
183	Diamond Savings & Loan Co., Findlay, Ohio.....qs.	832,443,846	737,992,027	12.80	971,192,431	842,317,649	40,540,283	4.17	4	2
184	Horizon Federal Savings Bank, Wilmette, Ill.....	826,269,000	695,218,000	18.85	909,772,000	839,825,000	9,858,000	1.08	1	1
185	Banking Center, Waterbury, Conn.....	823,590,113	677,616,189	21.54	974,302,754	811,460,261	68,283,565	7.01	1	1
186	Eagle Savings Assn., Cincinnati.....	819,523,204	738,315,731	11.00	940,127,771	884,704,687	32,032,681	3.41	4	2
187	Continental Federal Savings & Loan Assn., Cleveland.....	819,411,321	798,206,510	2.66	1,043,849,555	1,045,337,745	N.A.	N.A.	3	2
188	Pomona First Fed. Savings & Loan Assn., Calif.....	818,510,254	695,436,627	17.70	910,960,036	824,951,622	41,384,411	4.54	3	2
189	Provident Institution for Savings, Boston.....	815,933,000	781,052,000	4.47	998,274,000	961,241,000	93,016,000	9.32	2	1
190	Lincoln Savings & Loan Assn., Monterey Park, Calif.....	803,280,207	631,755,927	27.15	1,095,827,830	834,547,954	26,826,587	2.45	4	2
191	Commonwealth Federal S & L Assn., Norristown, Pa.....	797,333,961	675,948,362	17.96	920,507,194	765,435,367	38,966,461	4.23	3	2
192	Morris County Savings Bank, Morristown, N.J.....	794,428,064	737,305,000	7.75	834,312,288	797,285,000	29,520,822	3.54	2	1
193	American Fed. S & L Assn of Central Iowa, Des Moines.....	791,919,513	610,548,628	29.71	1,031,502,127	896,844,599	37,054,199	3.59	3	2
194	Pima Savings & Loan Assn., Tucson, Ariz.....	789,635,152	472,827,257	67.00	1,039,717,795	714,195,442	44,769,391	4.31	4	2
195	Nevada Savings & Loan Assn., Las Vegas.....	788,942,000	736,574,000	7.11	1,078,113,000	932,599,000	N.A.	N.A.	4	2
196	Columbia First Federal S & L Assn., Washington, D.C.....	785,173,543	721,639,744	8.80	898,567,477	906,605,373	39,060,689	4.35	3	2
197	Columbia Savings & Loan Assn., Fair Lawn, N.J.....	783,447,172	666,748,797	17.50	862,945,135	750,150,321	26,058,756	3.02	3	2
198	Great American Federal S & L Assn., Oak Park, Ill.....	769,910,565	645,211,526	19.33	913,307,579	878,819,042	32,528,064	3.56	3	2
199	Midland Federal Savings & Loan Assn., Denver.....	768,852,000	720,758,000	6.67	1,015,800,000	1,009,708,000	48,233,000	4.75	3	2
200	National Permanent Bank, FSB, Washington, D.C.....	761,848,352	688,950,003	10.58	1,029,831,212	886,150,350	18,175,055	1.76	1	2

(b)—Based on revised data. Rank that bank would have had if revised data had been available. (c)—Revised data. (d) Revised. (e)—Charter Types: 1-Mutual Savings Bank, 2-Stock Savings Bank, 3-Mutual Savings & Loan Assn., 4 Stock Savings & Loan Assn. (f)—Inurance types: 1-FDIC-Insured; 2-FSLIC-Insured; 3-State-Insured, Noninsured. N.A. —Not Available.